

Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:

MATTHEW C. STEFERO  
KRISTY L. STEFERO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:13-25207 JAD

Chapter 13

Document No.: 53

ORDER OF COURT

AND NOW, this 28th day of March, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE *jsf*

FILED  
3/28/19 12:07 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Matthew C. Stefero  
 Kristy L. Stefero  
 Debtors

Case No. 13-25207-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db/jdb  
 cr  
 cr  
 +Matthew C. Stefero, Kristy L. Stefero, 904 Greenhill Road, Pittsburgh, PA 15209-1333  
 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13765919 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461  
 13783708 +American Education Services, PO Box 8183, Harrisburg, Pa 17105-8183  
 13765920 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
 13828572 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13765921 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13986144 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 13765922 +EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730  
 13765923 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, Customer Service, MD 1MOC2G-4050, 38 Fountain Square Plaza, Cincinnati, OH 45263)  
 13765924 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115  
 13776749 +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013  
 13765926 +NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403  
 13781959 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13765927 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13765928 +The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 13765929 +USAA, 10750 McDermott Ave, San Antonio, TX 78288-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13805582 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 02:37:50 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13765925 +E-mail/Text: bncnotices@becket-lee.com Mar 29 2019 02:36:56 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
 13793623 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 02:37:50 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK NATIONAL ASSOCIATION  
 cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13786528\* +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
 Michael C. Eisen on behalf of Joint Debtor Kristy L. Stefero attorneyeisen@yahoo.com, aarin96@hotmail.com  
 Michael C. Eisen on behalf of Debtor Matthew C. Stefero attorneyeisen@yahoo.com, aarin96@hotmail.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7